

**United States Bankruptcy Court  
Southern District of Mississippi**

**In re Harris Claiborne Frazier**

**Case No. 08-03051-ee**

**CERTIFICATION OF EXIGENT CIRCUMSTANCES**

Pursuant to 11 U.S.C. Section 109(h)(3)(A), the above referenced debtor requests 30-day exemption from the requirement that credit counseling be obtained during the 180-day period preceding the date of filing of the petition. In support of this request, the debtor certifies as follows:

1. A description of the exigent circumstances that merit a waiver of the requirement that credit counseling be obtained prior to the date of the filing of the petition is as follows: Debtor transferred an interest in certain real estate within two (2) years of the bankruptcy filing in which he received less than reasonably equivalent value in exchange for the transfer. This transfer was the assignment of Debtor's interest in Six Shooter Land and Timber, LLC to Shelby Brantley, Jr., M.D. on October 12, 2006. To preserve the possibility of avoiding this transfer to benefit the bankruptcy estate it was necessary for Debtor to file the bankruptcy prior to October 12, 2008, and Debtor could not obtain the credit counseling by the filing date.

2. Prior to the filing of the petition in this case, the debtor requested credit counseling services from an approved nonprofit budget and credit counseling agency, but was unable to obtain the requested credit counseling services during the 5-day period beginning on the date on which the services were requested.

3. Debtor understands that if the Court finds the Certification of Exigent Circumstances to be satisfactory, a 30-day waiver is allowed under Section 109(h)(3)(A). The debtor must still obtain credit counseling from an approved agency within 30-days from the date on which the bankruptcy case was filed. Upon receipt of the certificate issued by the credit counseling agency, the debtor must file said certificate with this Court.

4. Debtor understands that failure to obtain credit counseling within 30-days from the date the bankruptcy case was filed may result in dismissal of the above bankruptcy case.

I declare under penalty of perjury that the foregoing is true and correct.

Date: 1/6/09

/x/ Harris Claiborne Frazier  
Signature of Debtor